

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE**

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In re: BRENDA LEE RANDOLPH

Case No. 25-23077  
Chapter 13

Debtor(s)

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**VERIFIED MOTION OF DEBTOR(S) TO IMPOSE AUTOMATIC STAY UNDER SECTION  
362(c)(4) AS TO ALL CREDITORS, EXPEDITED HEARING REQUESTED**

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Comes now the Debtor, by and through counsel of record, and for this Motion states:

1. That the Debtor filed this petition for relief under Chapter 13 of the United States Bankruptcy Code on June 23, 2025.

2. That the Debtor has had two or more prior pending cases dismissed in the last year. The Debtor filed case number 24-20238 on January 17, 2024. That case was dismissed on January 17, 2025, for failure to pay after the Debtor experienced an illness in the family and could not afford her plan payments and the medical expenses. The Debtor then filed case number 25-20810 on February 14, 2025. That case was dismissed on May 29, 2025, for failure to pay after Debtor was unable to continue performing ridesharing services and could not afford her plan payments with the decrease in her monthly income.

3. That the Debtor's financial or personal affairs have substantially changed since the dismissal of the prior cases and the Debtor feels that she can fund and fully perform her plan because the Debtor is now receiving financial assistance from her family members and can afford her plan payments.

4. That Paragraph 20 of Schedule J accompanying the Chapter 13 petition signed by the Debtor(s) provides:

Total projected monthly income: \$5,697.33

Total projected monthly expenses: \$2,865.00

Monthly net income: \$2,832.33

5. That the Debtor's proposed plan payments are \$2,550.00 monthly: via Direct Pay.

6. The Debtor's prior Chapter 13 case was not dismissed because the Debtor failed to provide adequate protection ordered by the Court or after the Debtor failed to file or amend the petition or other documents as required by the Court without substantial excuse.

7. That the Debtor's prior Chapter 13 case was not dismissed while an action under section 362(d) of the Bankruptcy Code was pending or after such an action had been resolved with an order terminating, conditioning, or limiting the automatic stay.

8. That this petition was filed in good faith as to the creditors to be stayed and the Debtors believes she can fully perform the terms of the proposed plan should it be confirmed by this Honorable Court.

WHEREFORE, the Debtor moves this Honorable Court, pursuant to 11 U.S.C. sec. 362(c)(4), to impose the automatic stay protection of 11 U.S.C. sec. 362(a) as to all creditors for the duration of this Chapter 13 case, or until such time as the stay is terminated, modified, or annulled under section 362(d) of the Bankruptcy Code or further order of the Court. The Debtor further requests that an expedited hearing be scheduled to hear this motion.

Respectfully Submitted,

/s/ Herbert Hurst  
Herbert Hurst (18721)  
Hurst Law Firm, P.A.  
Attorney for Debtor(s)  
P. O. Box 41497  
Memphis, TN 38174-1497  
(901) 725-1000

#### CERTIFICATION OF DEBTOR(S)

I/We, the undersigned Debtor(s), declare under penalty of perjury that I/we have read the statements contained in the foregoing motion and that they are true and correct to the best of my/our knowledge.

/s/ Brenda Lee Randolph

Debtor

Date: June 20, 2025

Debtor

Date: \_\_\_\_\_

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#### CERTIFICATE OF SERVICE

The undersigned party, attorney for party, or agent therefore, hereby certifies that on or before the 23rd day of June, 2025, copies of the above document were electronically mailed, mailed via the United States Postal Service, or hand delivered to the parties listed.

/s/ William L. Dunn

William L. Dunn, Paralegal  
Hurst Law Firm, P. A.  
Attorney for Debtor(s)  
P. O. Box 41497  
Memphis, TN 38174-1497  
(901) 725-1000

NAMES AND ADDRESSES OF ENTITIES SERVED:

Debtor(s)  
Chapter 13 Trustee  
All entities on Matrix